

<b>Notice of References Cited</b>	Application/Control No. 09/820,803	Applicant(s)/Patent Under Reexamination GANESAN ET AL.	
	Examiner Ella Colbert	Art Unit 3696	Page 1 of 2

**U.S. PATENT DOCUMENTS**

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**NON-PATENT DOCUMENTS**

*		Include as applicable: Author, Title Date, Publisher, Edition or Volume, Pertinent Pages)
	U	"Yahoo! Presents Yahoo! E-Bills; Yahoo! Expands Relationship with CheckFree to Provide Millions of Users Ability to Receive and View Bills Online"; Business Wire; December 13, 1999; Pages 1-3.
	V	"Chase Gets Positive"; Bank Technology News; v. 14, n5; May 2000; Pages 1-6.
	W	"Keeping Banks In The Home EFT Driver's Seat"; Bank Network News; v13, n2; June 13, 1994; Pages 1-4.
	X	"Wells-eBay Partnership Tackles Online Checks. (Brief Article); Toonkel, By Jessica; American Banker; v165, n111; June 9, 2000; Pages 1-3.

\*A copy of this reference is not being furnished with this Office action. (See MPEP § 707.05(a).)  
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	Examiner Ella Colbert	Art Unit 3696	Page 2 of 2

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	U	"How to put PC to work paying bills (on-line electronic bill-paying via microcomputer) (Computer File) (column); Magid, Lawrence J.; July 25, 1991; Page 1.
	V	"Makeover men"; Clow, Robert; Institutional Investor; v33, n8; August 1999; Pages 1-6.
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